

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Lori D Ganier

Debtor(s)

Case No. 15-24920

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/22/2015.
- 2) The plan was confirmed on 09/18/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/27/2017.
- 5) The case was converted on 08/07/2017.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,817.91.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$16,395.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$16,395.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$756.03
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,756.03**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	570.18	570.18	570.18	19.00	0.00
CAVALRY SPV I LLC	Unsecured	2,940.54	0.00	0.00	0.00	0.00
CONSUMER PORTFOLIO SERVICES	Secured	22,402.00	22,326.85	22,326.85	9,310.36	1,392.46
INGALLS MEMORIAL HOSPITAL	Unsecured	131.00	281.00	281.00	15.91	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	49.57	49.57	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,214.29	1,291.00	1,291.00	1,291.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,794.32	1,198.22	1,198.22	58.61	0.00
MERRICK BANK	Unsecured	979.00	610.91	610.91	34.59	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	682.46	590.04	590.04	33.41	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	533.00	533.12	533.12	17.76	0.00
REGIONAL ACCEPTANCE CORPORA	Unsecured	8,227.00	8,227.02	8,227.02	465.87	0.00
ST JAMES HOSPITAL AND HEALTH C	Unsecured	150.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	786.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	533.00	NA	NA	0.00	0.00
MIDWEST DIAGNOSTIC PATHOLOGY	Unsecured	245.00	NA	NA	0.00	0.00
RADIOLOGY IMAGING CONSULTAN	Unsecured	420.17	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,326.85	\$9,310.36	\$1,392.46
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$22,326.85</b>	<b>\$9,310.36</b>	<b>\$1,392.46</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,291.00	\$1,291.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,291.00</b>	<b>\$1,291.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$12,060.06</b>	<b>\$645.15</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,756.03</u>	
Disbursements to Creditors	<u>\$12,638.97</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$16,395.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 08/21/2017

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.